

Information to identify the case:

Debtor 1:	James M Nemec	Social Security number or ITIN:	xxx-xx-1101
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Minerva Nemec	Social Security number or ITIN:	xxx-xx-8224
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 10/5/17
Case number:	17-30296-ABA	Date case converted to chapter:	7 6/21/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James M Nemec	Minerva Nemec
2. All other names used in the last 8 years		aka Anita Nemec
3. Address	115 Leeds Rd Mount Laurel, NJ 08054	115 Leeds Rd Mount Laurel, NJ 08054
4. Debtor's attorney Name and address	Robert Braverman Law Office of Robert Braverman, LLC Suite 333 1060 N. Kings Highway Cherry Hill, NJ 08034	Contact phone (856) 348-0115
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 6/26/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	July 31, 2018 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/1/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

Certificate of Notice Page 4 of 6

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 James M Nemec
 Minerva Nemec
 Debtors

Case No. 17-30296-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jun 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 28, 2018.

db/jdb	+James M Nemec, Minerva Nemec, 115 Leeds Rd, Mount Laurel, NJ 08054-2307
517107891	+American Express c/o, FirstSource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
517264452	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517224420	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517107897	+Ditech, 1100 Virginia Drive, #100A, Fort Washington, PA 19034-3277
517107903	+PNC, 249 5th Ave, Ste 30, Pittsburgh, PA 15222-2707
517299847	+PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
517107902	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
517107904	+Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: robert@bravermanlaw.com Jun 26 2018 22:12:36 Robert Braverman, Law Office of Robert Braverman, LLC, Suite 333, 1060 N. Kings Highway, Cherry Hill, NJ 08034
tr	+EDI: QBTHOMAS.COM Jun 27 2018 02:08:00 Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 26 2018 22:12:53 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 26 2018 22:12:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517107890	EDI: AMEREXPR.COM Jun 27 2018 02:08:00 American Express, PO Box 1270, Newark, NJ 07101-1270
517173989	EDI: BECKLEE.COM Jun 27 2018 02:08:00 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517107892	+EDI: BANKAMER.COM Jun 27 2018 02:08:00 Bank Americard, PO Box 26012, Greensboro, NC 27420-6012
517107893	+EDI: BANKAMER.COM Jun 27 2018 02:08:00 BankAmericard, PO Box 26012, Greensboro, NC 27420-6012
517107894	EDI: WFNNB.COM Jun 27 2018 02:08:00 Boscov's, PO Box 659622, San Antonio, TX 78265-9622
517295665	EDI: BL-BECKET.COM Jun 27 2018 02:08:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517107895	+EDI: CHASE.COM Jun 27 2018 02:08:00 Chase, Cardmember Services, PO Box 15299, Wilmington, DE 19850-5299
517284624	+E-mail/Text: bncmail@w-legal.com Jun 26 2018 22:12:55 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517107896	EDI: DISCOVER.COM Jun 27 2018 02:08:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103
517125617	EDI: DISCOVER.COM Jun 27 2018 02:08:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517162309	E-mail/Text: bankruptcy.bnc@ditech.com Jun 26 2018 22:12:47 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517107898	+EDI: CITICORP.COM Jun 27 2018 02:08:00 Goodyear c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
517248214	EDI: CBSKOHLS.COM Jun 27 2018 02:08:00 Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
517107899	+EDI: TSYS2.COM Jun 27 2018 02:08:00 Macy's, DSNB, PO Box 8097, Mason, OH 45040-8097
517107900	+EDI: TSYS2.COM Jun 27 2018 02:08:00 Macy's, 9111 Duke Blvd., Mason, OH 45040-8999
517107901	+EDI: TSYS2.COM Jun 27 2018 02:08:00 Macy's/American Express, DSNB, PO Box 8097, Mason, OH 45040-8097
517284214	+E-mail/Text: bncmail@w-legal.com Jun 26 2018 22:12:55 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517107905	+EDI: WTRRNBBANK.COM Jun 27 2018 02:08:00 Target, PO Box 1327, Minneapolis, MN 55440-1327
517107906	+EDI: WFFC.COM Jun 27 2018 02:08:00 Wells Fargo, 420 Montgomery St, San Francisco, CA 94104-1298
517219367	EDI: WFFC.COM Jun 27 2018 02:08:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 24

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jun 26, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2018 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert Braverman on behalf of Joint Debtor Minerva Nemec robert@bravermanlaw.com
Robert Braverman on behalf of Debtor James M Nemec robert@bravermanlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7